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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

JOSEPH RUFFALO,	)	Case No. C09-02819 JCS ADR
	)	
	)	
Plaintiff,	)	JOINT STIPULATION FOR
	)	EXTENSION OF TIME FOR
vs.	)	DEFENDANT TO RESPOND TO
	)	COMPLAINT
NCO FINANCIAL SYSTEMS, INC.,	)	
	)	
Defendant.	)	

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Joint Stipulation for Extension of Time for Defendant to Respond to Complaint

1 Defendant, NCO Financial Systems, Inc, (hereinafter "NCO"), and plaintiff,  
2 Joseph Ruffalo, hereby stipulate to extend NCO's time to file a responsive pleading to  
3 July 31, 2009. This brief extension of time will permit defendant to investigate plaintiff's  
4 claims and to allow the parties to attempt to resolve the case. No party will be prejudiced  
5 by this brief extension of time to respond to the Complaint, and the extension will not  
6 alter and dates or deadlines set by this Court.  
7  
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9 Based on the foregoing, the parties stipulate to extend NCO's time to respond to  
10 file a responsive pleading to July 31, 2009.  
11

12  
13 Respectfully submitted,  
14 Dated: 7/17/09 SESSIONS, FISHMAN, NATHAN & ISRAEL, L.L.P.

15 /s/ Albert R. Limberg  
16 Albert R. Limberg  
17 Attorney for Defendant  
18 NCO Financial Systems, Inc.

19 Dated: 7/17/09 LAW OFFICES OF TODD M. FRIEDMAN, P.C.

20 /s/ Todd M. Friedman  
21 Todd M. Friedman  
22 Attorney for Plaintiff  
23 Joseph Ruffalo

24 Dated: July 28, 2009



Joint Stipulation for Extension of Time for Defendant to Respond to Complaint